

**Information to identify the case:**

Debtor 1	<b>Donald Anthony Lucente</b>	Social Security number or ITIN <b>xxx-xx-8019</b>
	First Name   Middle Name   Last Name	
Debtor 2 (Spouse, if filing)		EIN <b>-----</b>
	First Name   Middle Name   Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>17-21506-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donald Anthony Lucente

8/9/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Donald Anthony Lucente  
 Debtor

Case No. 17-21506-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 22

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db	Donald Anthony Lucente, 4806 Coleridge Street, Pittsburgh, PA 15201-1005
14402150	+CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14402151	+CitiBank, NA, Cardmember Services, P.O. Box 6403, Sioux Falls, SD 57117-6403
14402152	+Citizens Bank, One Citizens Plaza, Providence, RI 02903-1339
14402156	+First National Bank of Omaha, P.O. Box 3412, Omaha, NE 68103-0412
14402158	+Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
14402161	+Overstock Mastercard, First National Bank of Omaha, P.O. Box 3412, Omaha, NE 68103-0412
14403218	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14402162	+Paypal Credit, Comenity Capital Bank, P.O. Box 182120, Columbus, OH 43218-2120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QNLCARDIELLO.COM Aug 10 2017 01:03:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2017 01:10:19 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14402149	+EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One Financial Corporation, P.O. Box 30285, Salt Lake City, UT 84130-0285
14402153	+EDI: WFNNB.COM Aug 10 2017 01:04:00 Comenity Bank, P.O. Box 182120, Columbus, OH 43218-2120
14402154	+EDI: WFNNB.COM Aug 10 2017 01:04:00 Comenity Capital Bank, P.O. Box 182120, Columbus, OH 43218-2120
14402155	EDI: DISCOVER.COM Aug 10 2017 01:03:00 Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
14402157	+EDI: RMSC.COM Aug 10 2017 01:04:00 H.H Gregg Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
14402159	+E-mail/Text: bk@lendingclub.com Aug 10 2017 01:11:22 Lending Club Corporation, 71 Stevenson Street,Suite 300, San Francisco, CA 94105-2985
14402160	+EDI: RMSC.COM Aug 10 2017 01:04:00 Lowes/ Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005
14402163	+E-mail/Text: bankruptcyleteam@quickenloans.com Aug 10 2017 01:11:14 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
14402164	+EDI: RMSC.COM Aug 10 2017 01:04:00 Synchrony Bank, P.O. Box 965015, Orlando, FL 32896-5015
14402165	+EDI: CITICORP.COM Aug 10 2017 01:04:00 THD/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14402166	+EDI: RMSC.COM Aug 10 2017 01:04:00 Walmart Mastercard/ Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Duquesne Light Company
cr	Quicken Loans Inc.
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Marvin Leibowitz	on behalf of Debtor Donald Anthony Lucente marvleibo@yahoo.com
Natalie Lutz Cardiello	ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 22

Date Rcvd: Aug 09, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@berns  
teinlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 5